

**Remarks**

Claims 10-11 and 14 were rejected as anticipated by SCHNECK et al. 5,933,498 and claims 12-13 and 15-16 were rejected as unpatentable in view of further references. The claims have been amended and reconsideration and withdrawal of the rejections are respectfully requested.

Amended claim 10 provides, among other features, that the user of the computer defines in a proxy letter a situation in which the proxy letter is allowed to handle the security critical activity, and in which it is determined for the started action and the present situation and based on the proxy letter whether (a) the proxy letter is allowed to handle the started action without direct user involvement or (b) the user is required to handle the started action.

The references alone or in combination do not disclose or suggest these steps. The references do not envision a situation when a user of the computer defines how a security critical activity is to be handled. SCHNECK et al. discuss accessing protected data at columns 19-20 based on rules. The rules are packaged with the data, or present in the access mechanism, or not present. The user of the computer does not define the rules in any of these situations. The first two situations are those in which the rules are predefined. The last situation is one in which the rules are not present, in response

to which the user of the computer may load the rules. However, in this situation (discussed at column 19, line 60 through column 20, line 5) the access mechanism must confirm that the provided rules are the "correct" set of rules. In other words, the user does not define the rules; he merely provides the access mechanism with a copy of the already established set of rules that must be verified as correct before the user is allowed access to the data. This is not the same as the invention defined in amended claim 10 in which the user of the computer defines the rules (by means of a proxy letter). Accordingly, claims 10-16 avoid the rejections under §102 and §103.

New claim 17 is allowable because the references do not disclose or suggest defining in the proxy letter that direct user involvement is not required when an amount of money in the transaction does not exceed a predetermined amount and that the user is required to handle the started action when the amount of money in the transaction exceeds the predetermined amount. Support is found in the last paragraph on page 8 bridging to page 9.

New claim 18 is allowable because the references do not disclose operating the computer in a secure management mode in which permission of the user of the computer is required before performing each action of the security critical activity, the user of the computer defining in the computer a first group of

situations in which the user's permission to perform each action in the security critical activity is granted automatically without further involvement of the user and a second group of situations in which the user's permission to perform each action in the security critical activity is not granted automatically and must be obtained prior to performing each action of the security critical activity, and when performing the security critical activity, determining which one of the first and second groups of situations is applicable and completing or not completing the security critical activity accordingly. Support is found, at least in part, at page 8 in the first three full paragraphs. New claim 19 is allowable because the references do not describe the money transaction situations being claimed.

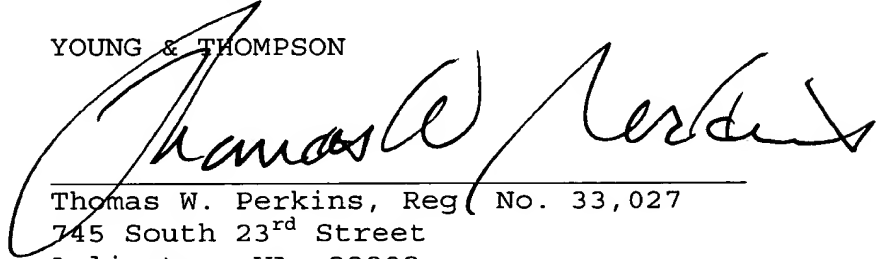
In view of the present amendment and the foregoing remarks, it is believed that the present application has been placed in condition for allowance. Reconsideration and allowance are respectfully requested.

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Amdt. dated July 19, 2004  
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The Commissioner is hereby authorized in this, concurrent, and future replies, to charge payment or credit any overpayment to Deposit Account No. 25-0120 for any additional fees required under 37 C.F.R. §1.16 or under 37 C.F.R. §1.17.

Respectfully submitted,

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